

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Clifford Bethke
Mary Ann Bethke
Debtors

Case No. 14-00891-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 36

Date Rcvd: Sep 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2016.

db/jdb +Clifford Bethke, Mary Ann Bethke, 138 Locust Drive, Milford, PA 18337-7407
cr +Bank of America, c/o Prober & Raphael, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
4453064 +Access Physical Therapy, 518 Rts 6 & 209, Milford, PA 18337-9424
4461496 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4825606 +BAC Home Loans Servicing LP, 101 North Tryon Street, Charlotte, NC 28246-0100
4490132 +Bank of America, N.A., C/O PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
4453067 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
4453069 +Dr. Robert Borny DMD, 126 E. Main St., Rockaway, NJ 07866-3533
4453070 +EMA, PO Box 6352, Parsippany, NJ 07054-7352
4453074 +Invoice Audit Svcs, PO Box 559, Moon Township, PA 15108-0559
4453075 +Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438-8998
4453076 M & T Mortgage, PO Box 6900, Millsboro, DE 19966
4505058 +M&T Bank, 475 Crosspoint Parkway, Getzville NY 14068-1609
4453078 +Neuro Specialties of Morris Su, 369 West Blackwell St. #6, Dover, NJ 07801-2545
4453080 Newton Medical Center, PO Box 36458, Newark, NJ 07188-6458
4453081 +PDAB, Inc., 66 Ford Road, Ste. 114, Denville, NJ 07834-1300
4463050 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
4453082 PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
4453083 Practice Assoc. Med. Grp, PO Box 416457, Boston, MA 02241-6457
4453084 Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
4453085 +Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
4453086 +SK Medical, 350 Sparta Avenue A-6, Sparta, NJ 07871-1120
4520500 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorneys For Secured Creditor, P.O. Box 4365, Woodland Hills, CA 91365-4365
4453087 +Visa Signature, P.O. Box 5943, Sioux Falls, SD 57117-5943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4457786 EDI: PHINAMERI.COM Sep 12 2016 19:23:00 Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096
4453066 EDI: BANKAMER.COM Sep 12 2016 19:23:00 Bank of America, PO Box 982235, El Paso, TX 79998-2235
4453065 EDI: BANKAMER.COM Sep 12 2016 19:23:00 Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
4453068 +EDI: SEARS.COM Sep 12 2016 19:23:00 Citibank/Sears, PO Box 6283, Sioux Falls, SD 57117-6283
4461471 +EDI: TSYS2.COM Sep 12 2016 19:23:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4453071 +EDI: RMSC.COM Sep 12 2016 19:23:00 GE/JCPenney, PO Box 965007, Orlando, FL 32896-5007
4453072 +EDI: PHINAMERI.COM Sep 12 2016 19:23:00 GM Financial, 801 Cherry St. Ste 3500, Fort Worth, TX 76102-6854
4453073 EDI: CITICORP.COM Sep 12 2016 19:23:00 Goodyear/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
4508982 E-mail/Text: camanagement@mtb.com Sep 12 2016 19:23:30 M & T Bank, P.O. Box 1288, Buffalo, New York 14240
4453077 EDI: TSYS2.COM Sep 12 2016 19:23:00 Macys, PO Box 8218, Mason, OH 45040-8218
4453079 E-mail/Text: dmwoodby@yahoo.com Sep 12 2016 19:23:25 Neurologic Arts Assoc, 183 High St. Ste.1200, Newton, NJ 07860-9601
4503328 EDI: PRA.COM Sep 12 2016 19:23:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2016 at the address(es) listed below:

Celine P DerKrikorian on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-S3 ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor M&T BANK ecfmail@mwc-law.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor Clifford Bethke pabankruptcy@vernazaroff.com
Vern S. Lazaroff on behalf of Joint Debtor Mary Ann Bethke pabankruptcy@vernazaroff.com
William E. Craig on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial mortonlaw.braig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
William Edward Miller on behalf of Creditor M&T BANK wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Clifford Bethke**
First Name Middle Name Last Name
Debtor 2 **Mary Ann Bethke**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-00891-JJT**

Social Security number or ITIN **xxx-xx-9609**
EIN **-----**
Social Security number or ITIN **xxx-xx-8756**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Clifford Bethke

Mary Ann Bethke

**By the
court:**



September 12, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.